

Amendments to Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1 – 50. (Cancelled)

51. (Currently Amended) A method comprising:

receiving, by a computer-based system for customizing incentive offers, a user formulated search, wherein the user has an associated user profile;

analyzing, by the computer-based system, attributes of the user profile;

identifying, by the computer-based system, a plurality of separately contained incentive offer contents based on the user formulated search and the attributes of the user profile;

identifying, by the computer-based system, a separately contained incentive offer context based on the attributes of the user profile, wherein the plurality of separately contained incentive offer contents are stored independently from the separately contained incentive offer context;

modifying, by the computer-based system, at least of portion of the plurality of separately contained incentive offer contents based on the attributes of the user profile;

creating, by the computer-based system, a plurality of customized offer summaries based on the corresponding modified separately contained incentive offer contents;

~~filtering, by the computer-based system, each summary of the plurality of separately contained incentive offer contents from a centralized repository of incentive offer contents, based on the user formulated search and the attributes of the user profile, wherein each summary corresponds to a customized offer for the user;~~

combining, by the computer based system, each separately contained customized offer with the separately contained incentive offer context to create a plurality of user offers; and

associating, by the computer-based system, one or more of the plurality of customized offer summaries with one or more of the corresponding plurality of user offers;

displaying, by the computer-based system, the plurality of customized offer summaries within the identified incentive offer context;

displaying, by the computer-based system, the plurality of user offers the user offer in response to a selection of the corresponding customized offer summary.

52. (Previously Presented) The method of claim 51, further comprising maintaining, by the computer-based system, the plurality of incentive offer contents, wherein the plurality of incentive offer contents are at least one of created, modified, or deleted within the centralized repository in response to an administrator request.

53. (Previously Presented) The method of claim 52, further comprising authenticating, by the computer-based system, the merchant in response to a request by the merchant to submit an incentive offer content to the centralized repository.

54. (Previously Presented) The method of claim 53, further comprising limiting access to the merchant to the centralized repository.

55. (Previously Presented) The method of claim 54, further comprising tracking, by the computer-based system, a number of times the incentive offer content has been displayed to the user.

56. (Previously Presented) The method of claim 55, further comprising tracking, by the computer-based system, a number of times a class of the plurality of incentive offer contents has been displayed to the user.

57. (Previously Presented) The method of claim 56, wherein the plurality of user offers are displayed via a webpage.

58. (Previously Presented) The method of claim 57, further comprising generating, by the computer-based system, a report describing the plurality of incentive offer contents contained within the centralized repository.

59. (Previously Presented) The method of claim 58, wherein the report describes a number of times the each of the plurality of user offers has been retrieved.

60. (Cancelled)

61. (Previously Presented) The method of claim 59, wherein each of the plurality of incentive offer contents comprises offer details, wherein the offer details include at least of an offer identifier, an offer promotion identifier, an offer type, or a definition of offer terms.

62. (Previously Presented) The method of claim 61, wherein the offer details further include a trademark identifying at least one of a merchant name, a target merchant, a target good, or a target service.

63. (Currently Amended) The method of claim [[61]] 62, wherein the offer details further include

at least one of a merchant demographic, merchant type identifier, or geographic location identifier.

64. (Currently Amended) The method of claim [[61]] 63, wherein the offer details further include at least one of an offer category identifier, a target product, or service identifier.

65. (Currently Amended) The method of claim [[61]] 64, wherein the offer details further include at least one of a description of a term of the offer, a term length for displaying the offer, a key word, SKU/UPC information, or customer service telephone number.

66. (Cancelled)

67. (Currently Amended) The method of claim [[61]] 65, wherein the centralized repository is maintained by an issuer of the user transaction account.

68. (Currently Amended) The method of claim 67, further comprising receiving, by the computer-based system, an acceptance of at least one of the plurality of user offers from the user.

69. (Currently Amended) A non-transitory tangible computer-readable storage medium having computer-executable instructions stored thereon that, if executed by a computer-based system for customizing incentive offers, cause the computer-based system to perform a method comprising:

receiving, by the computer-based system, a user formulated search, wherein the user has an associated user profile;

analyzing, by the computer-based system, attributes of the user profile;

identifying, by the computer-based system, a plurality of incentive offer contents based on the user formulated search and the attributes of the user profile;

identifying, by the computer-based system, a plurality of separately contained incentive offer contents based on the user formulated search and the attributes of the user profile;

identifying, by the computer-based system, a separately contained incentive offer context based on the attributes of the user profile, wherein the plurality of separately contained incentive offer contents are stored independently from the separately contained incentive offer context;

modifying, by the computer-based system, at least a portion of the plurality of incentive separately contained incentive offer contents based on the attributes of the user profile;

creating, by the computer-based system, a plurality of customized offer summaries based on the corresponding modified separately contained incentive offer contents;

~~filtering, by the computer-based system, each summary of the plurality of separately-contained incentive offer contents from a centralized repository of incentive offer contents, based on the user formulated search and the attributes of the user profile, wherein each summary corresponds to a customized offer for the user;~~

combining, by the computer based system, each separately contained customized offer with the separately contained incentive offer context to create a plurality of user offers; and

~~associating, by the computer-based system, one or more of the plurality of customized offer summaries with one or more of the corresponding plurality of user offers;~~

~~displaying, by the computer-based system, the plurality of customized offer summaries within the identified incentive offer context;~~

~~displaying, by the computer-based system, the plurality of user offers the user offer in response to a selection of the corresponding customized offer summary.~~

70. (Currently Amended) A computer-based system comprising:

a network interface communicating with a memory;

the memory communicating with a processor for customizing incentive offers; and

the processor, when executing a computer program, is configured to:

receive, by the processor, a user formulated search, wherein the user has an associated user profile;

analyze, by the processor, attributes of the user profile;

identify, by the processor, a plurality of separately contained incentive offer contents based on the user formulated search and the attributes of the user profile;

identify, by the processor, a separately contained incentive offer context based on the attributes of the user profile, wherein the plurality of separately contained incentive offer contents are stored independently from the separately contained incentive offer context;

modify, by the processor, at least of portion of the plurality of ~~incentive~~ separately contained incentive offer contents based on the attributes of the user profile;

create, by the processor, a plurality of customized offer summaries based on the corresponding modified separately contained incentive offer contents;

~~filter, by the processor, each summary of the plurality of separately contained incentive offer contents from a centralized repository of incentive offer contents, based on the user formulated search and the attributes of the user profile, wherein each summary corresponds to a customized offer for the user;~~

combine, by the processor, each separately contained customized offer with the separately contained incentive offer context to create a plurality of user offers; and

associate, by the processor, one or more of the plurality of customized offer summaries with one or more of the corresponding plurality of user offers;

display, by the processor, the plurality of customized offer summaries within the identified incentive offer context;

display, by the processor, the plurality of user offers the user offer in response to a selection of the corresponding customized offer summary.

71. (New) The method of claim 68, wherein a user is routed to a merchant providing the selected user offer in response to the user offer being of a first type.

72. (New) The method of claim 71, wherein the attributes of the user profile include user creditworthiness, user demographic information, and user spend data.